Christmas Survival Budget & Family Plan

A practical, no-pressure worksheet for Canadian families.

A $0 gift budget is okay.

1 Protect the essentials first

Money available before next payday	$ _____
Housing / rent / mortgage	$ _____
Food and necessary household supplies	$ _____
Utilities, transport, medication and required bills	$ _____
Money safely available for Christmas	$ _____

If the amount left is zero or negative, spend $0 on gifts. Do not borrow to fill the gap.

2 Choose a realistic Christmas plan

- [ ] Talk with children honestly and kindly about a smaller Christmas.
- [ ] Choose two free traditions (walk, library books, crafts, music).
- [ ] Check supplies and gifts already at home.
- [ ] Consider handmade, swapped or second-hand gifts only if affordable.
- [ ] Decide whether to skip adult gifts and paid exchanges.

3 Ask for support early

- [ ] Call 211 or visit 211.ca to ask about local holiday help.
- [ ] Contact food banks and community agencies about eligibility.
- [ ] Record application deadlines, appointments and documents.

Our two free traditions

_____

_____

4 Application tracker

Organization / contact: _____

Application date / deadline: _____

What was requested / next step: _____

5. Our Christmas promise

We will not sacrifice groceries, housing, medication or essential bills to buy gifts.